

**SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE (AUTONOMOUS)**



**BOARD OF STUDIES: ACCOUNTANCY & FINANCE**

**PROGRAMME: BACHELOR OF SCIENCE (INFORMATION TECHNOLOGY)**

**SEMESTER: III**

**NOMENCLATURE OF THE COURSE: BEGINNER'S MODULE IN PERSONAL FINANCE**

**NEP Vertical: Open Elective**

**Credit: 02**

(As Per Choice Based Credit System (under NEP 2020) with effect from the academic year 2025-26)



<b>Programme:</b>	<b>BACHELOR OF SCIENCE (INFORMATION TECHNOLOGY)</b>
<b>Nomenclature of the Course</b>	<b>BEGINNER'S MODULE IN PERSONAL FINANCE</b>
<b>Total Marks</b>	<b>50</b>
<b>Semester:</b>	<b>III</b>
<b>Academic year</b>	<b>2025-26</b>

**LEARNING OBJECTIVES:**

- To enable identifying sources of income and personal debts, establishing a savings culture and develop techniques for monitoring personal expenses.
- To analyse investment risks, understand asset allocation strategies, and apply goal-based financial planning.
- To acquire skills for preparing personal budgets.
- To enable effective management of personal debts.

**COURSE OUTCOMES:**

- Learners will be able to evaluate sources of income and personal debts.
- Learners will comprehend the importance of saving culture and financial planning.
- Learners will be able to prepare personal budgets and manage expenses.
- Learners will be able to analyse Debt finance sources and management of personal debt.

<b>Module</b>	<b>Course Content</b>	<b>Andragogy</b>	<b>No of Lectures</b>
1	<p><b><u>BASICS OF PERSONAL FINANCE AND INVESTMENT MANAGEMENT</u></b></p> <ul style="list-style-type: none"> <li>• Financial goals- Short Term Vs Long Term, Significance of Financial Planning</li> <li>• Income Generation - Understanding different sources of income (Active vs Passive Sources), Saving Culture, Monitoring personal expenses.</li> <li>• Saving culture – Importance, Techniques and means of savings, Setting Saving goals</li> <li>• Investments Analysis - Types of investment risk – Risk- Return trade off- Risk profiling of investors &amp; asset allocation (life cycle model), Asset allocation strategies(strategic, tactical, life- cycle based), Goal-based financial planning, Active &amp; passive investment strategies.</li> <li>• Basics of Portfolio and Management – Meaning, Objective, Importance, Role of managers.</li> </ul>	Presentations, Group discussion	15

2	<p style="text-align: center;"><b><u>PERSONAL BUDGETING AND DEBT MANAGEMENT</u></b></p> <ul style="list-style-type: none"> <li>• Personal Budgets – Meaning, Steps to creating budgets, Methods of Budgeting (50/30/20 rule and others)</li> <li>• Managing personal debts – Types of Debts (Credit cards, Student Loans and others)</li> </ul> <p>Sources of borrowing personal debt, Impact of Debt, Strategies for debt management and reduction. Calculation of EMI.</p> <p>Credit Rating – Introduction, Benefits, Institutions, Regulatory framework, Credit Rating process.</p>	Presentations, Group discussion, Case studies	15
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**SUGGESTED READINGS:**

1. **Aliche, T.** "The Budgetnista." (2020). Get Good with Money. Hay House.
2. **Collins, J. L.** (2021). The Simple Path to Wealth. JL Collins.
3. **Garcia, L.** (2020). Wealth Warrior: 8 Steps for Communities of Color to Conquer the Stock Market. Mango Publishing
4. **Galloway, S.** (2024). The Algebra of Wealth. Penguin Press.
5. **Bansal, A.** (2019). Personal Finance: A Beginner's Guide to Wealth Management. Vikas Publishing House
6. **Nair, R. K.** (2020). Personal Finance and Investment Management. Tata McGraw-Hill Education.
7. **Sundaram, K. P., & Black, G.** (2023). Investment Management: A Comprehensive Guide (2nd ed.). Pearson India.

## **QUESTION PAPER PATTERN**

### **RUBRICS FOR CONTINUOUS EVALUATION**

**Internal Assessment (40% of 50 marks) - 20 Marks**

#### **(A) RUBRICS FOR CONTINUOUS EVALUATION**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Marks</b>
1	Assignment/Project	10
2	Presentation/Viva Voce	10
	Total	20

#### **(B) QUESTION PAPER PATTERN FOR SEMESTER END EXAMINATION**

**All questions are compulsory**

<b>Question No.</b>	<b>Description</b>	<b>Total Marks</b>
1	Practical Problem/Theory Question	12
2	A. Practical Problem/Theory Question <b>OR</b>	12
	B. Practical Problem/Theory Question	
3	Short Notes (Any 2 out of 3)	6
	TOTAL	30

**The Practical problem / Theory question of 12 marks each may be split up into two smaller problems/questions carrying 6 marks each.**